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the bank can charge, it's just if the bank charges, for example, a \$10 or \$15 fee with regard to that, that's what's going to be tacked on over and above the cost?

SENATOR DIERKS: That's what...yes.

SENATOR HALL: Okay, so...and the bank would be subject to some other kind of provision with regard to what they could charge but all...all that's going to be charged back...all that can be charged back is whatever that actual expense was.

SENATOR DIERKS: Yeah, from this amendment.

SENATOR HALL: Okay. All right. Thank you very much.

SENATOR DIERKS: Uh-huh.

SPEAKER BAACK: Thank you, Senator Hall. Anyone else wishing to discuss the Dierks amendment? Seeing no one, Senator Dierks, did you wish to close?

SENATOR DIERKS: Yes, I would just like to thank you for your patience and thank Senator Pirsch. I think that we have done a favor for many people in the state with this amendment. It's been a real problem in my district and that's the reason we had the bill in the first place. The amendment, I think, makes the bill very honorable and viable and I would just urge that you accept the amendment. Thank you.

SPEAKER BAACK: Thank you, Senator Dierks. You've heard the closing. We will now vote on the amendment offered by Senator Dierks. All those in favor vote aye, opposed vote no. We are voting on the amendment by Senator Dierks. Have you all voted? Record, Mr. Clerk.

CLERK: 26 ayes, 0 nays, Mr. President, on adoption of Senator Dierks' amendment.

SPEAKER BAACK: The Dierks amendment is adopted. The next item, Mr. Clerk.

CLERK: Senator Lindsay would move to amend, Mr. President. Senator, your amendment is on 685 of the Journal.

SPEAKER BAACK: Senator Lindsay.